

What is Claimed:

1. Method for personalization of smart cards characterized by the steps of:

5 providing a virtual smart card (VSC) at the personalization side having a data processing system for receiving and/or storing said virtual smart card and a reader for establishing communication with a real smart card to be personalized and a personalization program, wherein said virtual smart
10 card having a defined logical file structure being identical with the logical file structure of said real smart card to be personalized and data objects placed in the respective areas of said virtual smart card (14)

15 establishing communication of said real smart card to be personalized with said personalization program (18)

20 electronically transferring said data objects contained in said virtual smart card into the assigned areas of said real smart card by said personalization program (20,22,24).

2. Method according to claim 1, wherein creation of said virtual smart card comprises the following steps:

5 automatically creating a defined file structure having defined areas for placing data objects by a virtual smart card control program (2)

10 automatically assigning a password and an unique identifier to each defined file structure created and storing both in the respective area of said defined file structure by said virtual smart card control program (4,6,8)

15 electronically accessing data objects to be placed into the assigned areas of said defined file structure and transferring them into said assigned areas by said virtual smart card control program (10)

electronically storing said defined file structure including said data objects on a storage media (virtual smart card - 12).

3. Method according to claim 1, wherein said defined file structure of said virtual smart card is defined by the following areas:

a public area in which public data objects having no access conditions are placed

a private area in which private data objects being encrypted are placed

a secret key area in which key data objects being encrypted are placed

a password area in which a password being encrypted is placed

an unique identifier area in which an unique identifier for identifying the VSC is placed.

4. Method according to claim 3, wherein said defined file structure of said virtual smart card is a dedicated file structure containing elementary files for defining the areas in which said data objects are to be placed.

5. Method according to claim 1, includes the further step:

generating an individual password for said real smart card and replacing said existing password placed in said real mart card by said individual password

providing said individual password to the smart card holder via a secure channel (26).

6. Method according to claim 1, wherein creation of said virtual smart card and their assigned unique identifier (2,4,6) is accomplished at smart card issuer side by said virtual smart control program and said virtual smart card including their assigned password and unique identifier are accessible by said data processing system of said personalization side via network (14), wherein access to said password and said unique identifier is secured against unauthorized access.

7. Method according to claim 1, wherein said transfer of data objects from the virtual smart card into the assigned areas of said real smart card comprising the following steps:

accessing password and unique identifier for
assigned virtual smart card by said personalization
program (16)

loading virtual smart card into the memory of data
processing system at the personalization side by
using said password via said personalization program
(20,22)

reading all data objects placed in said virtual
smart card by said personalization program and
writing them by means of smart card specific
commands into the EEPROM of said real smart card
(20,24).

8. Method according to claim 7, wherein said loading
and reading steps are accomplished by said
personalization program using a respective
functionality provided by the virtual smart card
control program.

9. System for personalization of real smart cards using
a method according 1 to 8 comprising:

a data processing system for accessing and/or

storing virtual smart cards located at the
personalization side(2)

5 a component (8) for personalization of real smart
cards installed on said data processing system
located at the personalization side (2) providing an
interface to a file containing unique identifier and
password assigned to a certain virtual smart
10 card(4), an interface to a read functionality for
reading data objects in a virtual smart card and an
interface to smart card specific commands to write
data objects into said real smart card(6)

15 a reader for establishing communication between real
smart card and personalization program located at
the personalization side.

10. System according to claim 9, wherein said read
functionality is part of virtual smart control
program (10) and said write functionality is part
of the card agent(12) providing write commands for
20 said real smart card to said personalization program
(8).

11. System according to claim 9, wherein said

personalization program (8), said virtual smart control program (10) and said card agent (12) forms an integral program installed at the personalization side (2).

5 12. System for personalization of real smart cards comprising:

10 a virtual smart control component for creating virtual smart cards having a defined logical file structure identical with the file structure of the real smart card to be personalized

 a data base storing information to be used for personalization

15 a collecting program for collecting information to be placed into the respective area of the virtual smart card

20 a personalization program (8) for accessing said virtual smart card (4) and their assigned unique identifier and password and transferring the data objects contained in said virtual smart card by means of said password and card specific commands

into the storage area of said real smart card (6)

a reader for establishing communication between said real smart card and said personalization program.

5 13. System according to claim 12, wherein said virtual smart control program, said data base and said collection program are located at the smart card issuer side and said personalization program and said reader are located at the personalization side, wherein said smart card issuer side and said
10 personalization side are connected via a network.

14. System according to claim 12, wherein a further
virtual control program (10) is located at the
personalization side (2) for providing the read
15 functionality of the virtual smart card to the personalization program when reading the objects of the virtual smart cards.

20 15. A computer program product stored on a computer usable medium comprising computer readable program means for causing a computer to perform the method of anyone of the claims 1 to 8 when said program product is executed on said computer.